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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identifi	he name that is on your ment-issued picture cation (for example, iver's license or ort).	William First name Herman Middle name	Helga First name Anni Middle name
Bring v	our picture	Stange	Stange
identific	cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	ner names you		
have u years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	he last 4 digits of Social Security	xxx - xx - <u>8930</u>	xxx - xx - <u>8014</u>
Individ	er or federal lual Taxpayer ication number	OR	OR
identiii	icadon number	9xx - xx	9xx - xx

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Document Stange William Herman Debtor 1 Case Number (if known) _

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	685 Evergreen Lane Number Street	If Debtor 2 lives at a different address: Number Street
	Hoffman Estates IL 60169 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

William Herman Document Stange

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Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you			ption of each, see <i>Notice</i> 010)). Also, go to the top o		= ::	
	are choosing to file under	☐ Chap	oter 7				
	under	☐ Chapter 11					
		☐ Chapter 12					
		■ Chap	oter 13				
8.	How you will pay the fee	local yours subm	court for more det self, you may pay	tails about how you ma with cash, cashier's ch nt on your behalf, your	ny pay. Typically, if yo eck, or money order.		
I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).							
		By la less pay t	iw, a judge may, b than 150% of the c the fee in installme	ut is not required to, w official poverty line that	aive your fee, and ma applies to your famil s option, you must fill	if you are filing for Chapter 7. ay do so only if your income is ly size and you are unable to out the Application to Have the our petition.	?
9.	Have you filed for bankruptcy within the	■ No	None				
	last 8 years?	☐ Yes.	District None	When	Cas	e Number	_
			_{District} None	When	Coo	e Number	
			District	wwien	MM / DD / YYYY	e Number	-
			District	When	Cas	e Number	_
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relati	ionship to you	_
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Cas	e Number, if known	-
			Debtor			ionship to you	
			District	When	Cas	e Number, if known	-
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord residence?	obtained an eviction judgo	ment against you and do	o you want to stay in your	
			☐ No. Go to line ☐ Yes. Fill out a this bankrupt	Initial Statement About ar	Eviction Judgment Aga	ainst You (Form 101A) and file it wi	ith

Case 17-15148 Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Document Page 4 of 60 William Herman Debtor 1 Case Number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any

indentifiable hazard to public health or safety?
Or do you own any property that needs immediate attention?
For example, do you own perishable goods, or livestock that must be fed, or a building

that needs urgent repairs?

What is the hazard?				
If immediate attention is	needed, why	s it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Debtor 1

William Herman Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	o receive a	a briefing	about
credit counseling b	oecause o	f:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-15148 Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main

Debtor 1 William Herman Document Stange Page 6 of 60

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debts estment or through the operation of the busine	-		
		No. Go to line 16c. Yes. Go to line 17.				
		_	owe that are not consumer debts or business of	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt pes are paid that funds will be available to distrib	The state of the s		
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	correct.	I declare under penalty of perjury that the info	•		
		•	ter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap	• • • • • • • • • • • • • • • • • • • •		
			did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 3420	·		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.			
		/s/ William Herman St Signature of Debtor 1	_ 	lelga Anni Stange ture of Debtor 2		
		Executed on05/15/2017		uted on05/15/2017 MM / DD / YYYY		

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Debtor 1 William Herman Stange Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mark Eric Levine	Date	Date:	05/15/2017
Signature of Attorney for Debtor	Date	MM / D	D / YYYY
Mark Eric Levine			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
01:		2000	
Chicago	IL	6060	
	IL State		03 P Code
Chicago City Contact Phone 312-332-1800	State	ZIF	
City	State	ZIF	P Code

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Debtor 1	William	Herman	Stange
	First Name	Middle Name	Last Name
Debtor 2	Helga	Anni	Stange
(Spouse, if filing)	First Name	Middle Name	Last Name
	. ,	or the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)
Case Number (If known)			_

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: S	ummarize Your Assets	
		Your assets Value of what you own
	/B: Property (Official Form 106A/B) e 55, Total real estate, from Schedule A/B	\$ 232,700
1b. Copy lin	e 62, Total personal property, from Schedule A/B	\$ 15,350
1c. Copy lin	e 63, Total of all property on <i>Schedule A/B</i>	\$ 248,050
Part 2: S	ummarize Your Liabilities	
		Your liabilities Amount you owe
	Creditors Who Have Claims Secured by Property (Official Form 106D) a total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$136,616
	F: Creditors Who Have Unsecured Claims (Official Form 106E/F) e total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the	e total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$66,990
Part 3:	ummarize Your Liabilities	
4. Schedule I:	Your Income (Official Form 106I)	\$3,261.00
4. Schedule I: Copy your 5. Schedule J:		\$3,261.00 \$2,066.00

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Document Stange William Herman Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records		_
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.	
Your famil	d of debt do you have? debts are primarily consumer debts. Consumer debts are those "incurred by an individual pring, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Comm to the court with your other schedules.	C. § 159.	
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ficial \$ 575.00	
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim	
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00	
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00	
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Tota l	I. Add lines 9a through 9f.	\$_0.00	

Fill in this in		51.49 Doc 1		Entered 05/16/17 0 0 of 60)9:54:31	Desc	Main	
Debtor 1 Debtor 2 (Spouse, if filing) United States Case Number (If known)		Herman Middle Name Anni Middle Name e :NORTHERN District	Stange Last Name Stange Last Name of _ILLINOIS			_	Check if this	
Schedul In each categor category where	you think it fits bes	eerty d describe items. List an	curate as possible. If two m	t fits in more than one category, narried people are filing together	, both are equa	ally		12/1
pages, write yo	ur name and case no	umber (if known). Answe	•		of any addition	nai		
	Describe Chapman Rd ess, if available, or other	description	What is the property? Che Single-family home Duplex or multi-unit buildi		Do not deduct the amount of Creditors Who	any secured		nedule D:
Niagara			Condominium or coopera Manufactured or mobile h		Current value entire proper		Current va	alue of the ou own?

Niagara ZIP Code Investment property City State Timeshare Describe the nature of your ownership County Other interest (such as fee simple, tenancy by the entireties, or a life estat), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is a community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home 685 Evergreen Lane Creditors Who Have Claims Secured by Property Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home 60169 Land Hoffman Estates IL 210,000.00 210,000.00 City ZIP Code State Investment property Timeshare Describe the nature of your ownership County Other _ interest (such as fee simple, tenancy by the entireties, or a life estat), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is a community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:

 Official Form 106A/B
 Record # 742607
 Schedule A/B: Property
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Doc 1

Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main William Page 11 of 60 umber (if known) 2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages you have attached for Part 1. Write that number here __________--> \$232,700.00 **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No. Yes. Describe..... Jeep Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Patriot Debtor 1 only Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2014 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 45,000 Approximate Mileage: At least one of the debtors and another 12,050.00 Other information: Check if this is community property (see 2014 Jeep Patriot with over 45,000 miles instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 12,050.00 you have attached for Part 2. Write that number here---Part 3: **Describe Your Personal and Household Items** Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1.000 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Describe..... Yes. \$1 500 Flat screen TV, computer, printer, music collection, cell phone 1,500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No.

0.00

Yes.

Describe

Filed 05/16/17 Entered 05/16/17 09:54:31 Case 17-15148 Doc 1 Desc Main William Page 12 of 60 umber (if known) Döcüment 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes Describe..... Necessary wearing apparel \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$100 Costume jewelry Wedding Rings \$300 400.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,100.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4 Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes. Describe.... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. l INo. Institution name: Describe..... Account Type: 'es. Savings Account Bank of America 0.00 Chase Bank 200.00 Checking Account 200.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Nο Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

Describe.....

Type of account and Institution name:

Pension plan

No.

Yes.

Unknown 0.00

Employer Provided

William

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Desc Main

First Name Middle Name

22. Security deposits and prepayments					
			osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.	Agreements with	andiords, prepaid rent, public diffices (electric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:	\$ 0.00	
23.	Annuities ((A contract for a	a periodic payment of money to you, either for life or for a number of years)	<u> </u>	
	Yes.	Describe	Issuer name and description:	\$ 0.00	
24.		n an education §§ 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	<u> </u>	
	No. Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
25.		uitable or future	interests in property (other than anything listed in line 1), and rights or powers	\$0.00	
	No. Yes.	Describe			
200	—		marks trade sparets and other intellectual property	\$0.00	
26.			marks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements		
	No.				
	Yes.	Describe		\$0.00	
27.	-	-	other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	zanamy pomino, c	And a to the state of the state		
	Yes.	Describe		\$0.00	
Moi	nev or nron	erty owed to yo	u2	Current value of the	
Moi	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions	
l			u?	portion you own?	
l		erty owed to yo	u?	portion you own? Do not deduct secured claims	
l	Tax refund		u?	portion you own? Do not deduct secured claims	
28.	Tax refund No. Yes. Family sup Examples:	s owed to you Describe	u? sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions	
28.	Tax refund No. Yes.	s owed to you Describe		portion you own? Do not deduct secured claims or exemptions	
28.	Tax refund No. Yes. Family sup Examples: No. Yes.	Describe Describe Describe	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions	
28.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Sector	Describe Describe Describe Describe Unts someone of the control of the c	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions \$	
28.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples:	Describe Describe Describe Describe Unts someone of the control of the c	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions \$	
29.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Secu	Describe Describe Describe Unpaid wages, dis urity benefits; unpaid	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, iid loans you made to someone else	portion you own? Do not deduct secured claims or exemptions \$	
29.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Sect No. Yes.	Describe Describe Describe unts someone Unpaid wages, dis urity benefits; unpaid Describe	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, iid loans you made to someone else	portion you own? Do not deduct secured claims or exemptions \$	
29.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Sect No. Yes.	Describe Describe Describe unts someone Unpaid wages, dis urity benefits; unpaid Describe	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, iid loans you made to someone else	portion you own? Do not deduct secured claims or exemptions \$	
29.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Secu	Describe Describe Describe unts someone Unpaid wages, dis urity benefits; unpaid Describe	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else iles or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	portion you own? Do not deduct secured claims or exemptions \$	
28. 29. 30.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Sect No. Yes. Interest in Examples: No. Yes.	Describe Describe Describe Describe unts someone Unpaid wages, dis urity benefits; unpaid Describe insurance polic Health, disability, of	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else Lies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	portion you own? Do not deduct secured claims or exemptions \$	
28. 29. 30.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Sect No. Yes. Interest in Examples: No. Yes. Any interest If you are the property be	Describe Describe Describe Unpaid wages, dis urity benefits; unpaid benef	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else iles or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary: Term life insurance lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	portion you own? Do not deduct secured claims or exemptions \$	
28. 29. 30.	Tax refund No. Yes. Family sup Examples: No. Yes. Other amo Examples: Social Secution No. Yes. Interest in Examples: No. Yes. Any interest If you are tif	Describe Describe Describe Unpaid wages, dis urity benefits; unpaid benef	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Dives you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else iles or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary: Term life insurance lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	portion you own? Do not deduct secured claims or exemptions \$	

Case 17-15148 Desc Main Doc 1 William

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Stange Document Page 14 of 60 Unimber (if known) Debtor 1

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.	
Yes. Describe	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.	1 +
Yes. Describe	\$ <u>0.0</u> 0
35. Any financial assets you did not already list No.	
Yes. Describe	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$200.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
Yes. Describe	7
	\$ <u>0.0</u> 0
39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	7
Yes. Describe	\$ <u>0.0</u> 0
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	_
Yes. Describe	\$ 0.00
41. Inventory No.	1
Yes. Describe	\$ 0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	7
Yes. Describe	\$ <u>0.0</u> 0
43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list No.	,
Yes. Describe	\$ 0.00
And the delless of all of the control of the Dest Edinabella and the Control of t	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00

Case 17-15148 Filed 05/16/17 Entered 05/16/17 09:54:31

Document Page 15 of 60 umber (if known) Doc 1 Desc Main William Debtor 1 First Name Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ---

Part 7:	Describe All Property You Own or Have an Interest in That You Did Not List Above	
-		
		\$ 0.00
54. Add the	dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 17-15148 William

Doc 1

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Desc Main

First Name

Middle Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 232,700.00
56. Part 2: Total vehicles, line 5	\$ 12,050.00	
57. Part 3: Total personal and household items, line 15	\$ 3,100.00	
58. Part 4: Total financial assets, line 36	\$ 200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 15,350.00	\$ 15,350.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$248,050.00

Official Form 106A/B Record # 742607 Schedule A/B: Property Page 7 of 7 Case 17-15148 Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main

Fill in this in	nformation to identi		
Debtor 1	William	Herman	Stange
	First Name	Middle Name	Last Name
Debtor 2	Helga	Anni	Stange
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	685 Evergreen Lane Hoffman Estates IL 60169 - Primary Residence	\$_210,000	\$ _ 30,000	735 ILCS 5/12-901 - \$30,000.00
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	2014 Jeep Patriot with over 45,000 miles	\$ <u>12,050</u>	\$2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>1,500</u>	 \$	735 ILCS 5/12-1001(b) - \$1,500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
ficial Form 1060	Record # 742607	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 17-15148 Doc 1

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Desc Main

Debtor 1

William

Herman

Document

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Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$200.00 Brief Necessary wearing apparel description: \$ 200 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Costume jewelry Brief **\$** 100 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Wedding Rings 735 ILCS 5/12-1001(b) - \$300.00 \$ 300 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$200.00 \$ 200 200.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief Pension plan, Employer Provided, Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes.

Schedule C: The Property You Claim as Exempt

Fill in this in	Caco 1		2.1 Filod 05/16/17	Entered 05/16/ 9 of 60	17 09:54:31	Desc Main	
				3 01 00			
Debtor 1	William	Herman	Stange				
Debtor 2	First Name Helga	Middle Name Anni	Last Name Stange				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Rankruptov Court fo	or the : NODTHERN [District of JULINOIS				
United States	Bankrupicy Court is	or the : <u>NORTHERN</u> [(State)			Check if this	o io on
Case Number (If known)	r					amended fi	
Official E	orm 106D					amenaca ii	g
	orm 106D	-					12/15
			Claims Secured by I ed people are filing together, both		or cumplying correct		12/13
nformation. If i	more space is ne	eded, copy the Addition	onal Page, fill it out, number the e			ny	
		ne and case number (i	•				
		ns secured by your pro					
			court with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
Yes. Fi	ill in all of the infor	mation below.					
Part 1:	List All Secured C	laims					
					Column A	Column A	Column C
			one secured claim, list the credito		Amount of claim	Value of collateral	Unsecured
			ticular claim, list the other creditors order according to the creditors na		Do not deduct the	that supports this claim	portion If any
7.5 1114011 6	as possible, list til	e ciaimo in dipriabelleai	rorder decording to the dreatters he	arrio.	value of collateral		
2.1 Chase	MTG		Describe the property that secur	es the claim:	\$_125,818.00	\$ <u>210,000.00</u>	\$ <u>0.00</u>
Creditor's Po Box			685 Evergreen Lane Hoffman E	states IL 60169 -			
Number	Street		Primary Residence				
			As of the date you file, the claim	is: Check all that apply.			
			Contingent				
Columb	ous	OH 43224 State Zip Code	Unliquidated				
City		State Zip Gode	Disputed				
_	s the debt? Check	one.	Nature of Lien. Check all that appl	•			
Debtor	•		An agreement you made (such a car loan)	is mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, n	nechanic's lien)			
At least	t one of the debtors	and another	Judgment lien from a lawsuit				
Chack	if this slaim valete		Other (including a right to offset)				
	if this claim relate unity debt	25 to a					
Date Debt	was incurred	2012-2017	Last 4 digits of account number	1055			
2.2 Pncbar	nk		Describe the property that secur	es the claim:	\$ <u>10,798.00</u>	\$ <u>12,050.00</u>	\$ <u>0.00</u>
Creditor's			2014 Jeep Patriot with over 45,0	000 miles			
Number	Street						
rumoo	3.1301		As of the date you file, the claim	is: Check all that apply			
			Contingent	is. Check all that apply.			
Pittsbur	rgh	PA 15222	Unliquidated				
City		State Zip Code	Disputed				
_	s the debt? Check	one.	Nature of Lien. Check all that appl	y.			
Debtor	-		An agreement you made (such a	s mortgage or secured			
☐ Debtor	•		car loan)	acabania'a lian)			
=	1 and Debtor 2 only tone of the debtors		Statutory lien (such as tax lien, n Judgment lien from a lawsuit	iconanics licit)			
_			Other (including a right to offset)				
	if this claim relate unity debt	es to a	_				
	was incurred	2013-10-21	Last 4 digits of account number	<u>9695</u>			
		ur entries in Column A	on this page. Write that number	here:	\$ <u>136,616.00</u>		

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Debtor 1

Part 2:

William

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>136,616.00</u>

	Caso 17 151	49 Doc 1	Filod 05/16/17	Entered 05/16/17 09:54:31	Desc Main
Fill in this ir	formation to identify you	ır case:		1 of 60	
Debtor 1	William	Herman	Stange		
	First Name	Middle Name	Last Name		
Debtor 2	Helga	Anni	Stange		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the :	NORTHERN Dist	rict of <u>ILLINOIS</u>		
Case Numbe	r		(State)		Check if this is an
(If known)					amended filing
Official F	orm 106E/F				
			Unsecured Claims		12/15
ist the other p \(\begin{align*} B: Property (\) reditors with peded, copy top of any addi	arty to any executory co Official Form 106A/B) and partially secured claims t	ntracts or unexpired on Schedule G: hat are listed in Sut, number the entame and case nu	red leases that could result in a Executory Contracts and Une schedule D: Creditors Who Hav tries in the boxes on the left. A	s and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is extract the Continuation Page to this page. On the	<i>ule</i> ude any S
rait ii			·		
_	ditors have priority unse	cured claims aga	inst you?		
_	o to Part 2.				
☐ Yes.					
each claim nonpriority unsecured	listed, identify what type of amounts. As much as pos- claims, fill out the Continu	of claim it is. If a cl ssible, list the clain nation Page of Par	aim has both priority and nonprions in alphabetical order according	ecured claim, list the creditor separately for each iority amounts, list that claim here and show both ng to the creditor's name. If you have more than t lds a particular claim, list the other creditors in Pa action booklet.)	priority and wo priority
, ,	,	,		, Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIOR	II Y Unsecured Cla	lims		
3. Do any cre	ditors have nonpriority u	insecured claims	against you?		
No. Yo	ou have nothing to report in	n this part. Submi	t this form to the court with your	other schedules.	
nonpriority included in	unsecured claim, list the	creditor separately creditor holds a pa	for each claim. For each claim I	or who holds each claim. If a creditor has more to disted, identify what type of claim it is. Do not list of tors in Part 3.If you have more than three nonprice	claims already
4.1 BK OF			Last 4 digits of account number	NULL	\$ <u>3,431.00</u>
Creditor's Po Box	982238		When was the debt incurred?	2014-2017	
Number	Street				
			As of the date you file, the claim i	is: Check all that apply.	
El Paso) TX	79998 [Contingent		
City	State	Zip Code	Unliquidated		
	s the debt? Check one.	L	Disputed		
Debtor	•	_	T (NONDRIODITY	d determ	
Debtor	2 only 1 and Debtor 2 only	Г	Type of NONPRIORITY unsecured Student loans	u ciaiifi:	
=	t one of the debtors and anoth	ner [Obligations arising out of a separa	ration agreement or divorce	
=	if this claim relates to a	L	that you did not report as priority		
	unity debt	Г	Debts to pension or profit-sharing		
	m subject to offest?	_			
No			Other. Specify Credit Card o	or Credit Use	
□Yes		•	_		

Debtor 1	William	Case 17-15148	Doc 1	Filed 05/16/17 Dacument	Entered 05/16/17 09:54:3 Page 22 of 60 Case Number (if known)	31 Desc Main	_
	First Name	Middle Name		Last Name			
Par	2⊨ Your	NONPRIORITY Unsecured Cla	ims - Continu	ation Page			
After li	sting any e	ntries on this page, number t	hem beginni	ng with 4.4, followed by 4.	.5, and so forth.		Total Clain
4.2	CAP1/Bstb	ру	_ Las	st 4 digits of account number	erNULL		\$ 0.00
=	Creditor's Nan 26525 N R	ne tiverwoods Blvd Street	_ Wh	nen was the debt incurred?	2008-2013		
v F	Mettawa City Vho owes th	IL 60045 State Zip Coc e debt? Check one.	- -	of the date you file, the clai Contingent Unliquidated Disputed	im is: Check all that apply.		
	Debtor 2 of Debtor 1 at At least on Check if t communication	nd Debtor 2 only e of the debtors and another his claim relates to a ty debt		that you did not report as prior	paration agreement or divorce		
	No Yes	subject to offest?		Other. Specify Credit Car	rd or Credit Use		
4.3	CBNA Creditor's Nan Po Box 64 Number		_	st 4 digits of account numbers	erNULL2010-2017		\$ <u>1,248.00</u>

Record # 742607

Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Case 17-15148 Page 23 of 60 Case Number (if known) **Document** William Herman Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	CBNA	Last 4 digits of account number NULL	\$ 14,688.00
	Creditor's Name	2024 2047	
	Po Box 6283	When was the debt incurred? 2004-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
١ ٧	Who owes the debt? Check one.	Disputed	
l r	Debtor 1 only		
l i	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	☐ Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	· /	
4.6	Chase CARD	Last 4 digits of account number NULL	\$ 797.00
	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2004-2017	
	Number Street		
	-	As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
		Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	CITI	Last 4 digits of account number NULL	\$ 4,731.00
	Creditor's Name		
	Po Box 6241	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date were file than also be Ot a Leilling to a	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
		Unliquidated	
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed	
l ı	Debtor 1 only	_	
	=	Type of MONDRIORITY unaccured elemen	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
[Yes		

Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Case 17-15148 Doc 1 Page 24 of 60 Case Number (if known) **Document** William Herman Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	<u> </u>	Last 4 digits of account numberNOLL	\$_10,890.00_
	Creditor's Name	2000 2047	
	Po Box 6241	When was the debt incurred? 2009-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code		
١ '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
		_	
	No	Other. Specify Credit Card or Credit Use	
	Yes	ALL :	
4.9	COMENITY BANK/Carsons	Last 4 digits of account number NULL	\$ <u>1,305.00</u>
	Creditor's Name		
	3100 Easton Square PI	When was the debt incurred? 2014-2017	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43219		
	City State Zip Code	Unliquidated	
١ ,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	
4.10	Credit First N A	Last 4 digits of account number NULL	\$ 1,736.00
1.10	Creditor's Name	<u> </u>	
	6275 Eastland Rd	When was the debt incurred? 2003-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Brookpark OH 44142		
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
		-	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		_	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	outer speeding	

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Page 25 of 60 Case Number (if known) **Document** William Herman Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth	ı.	Total Claim
4.11	Kohls/Capone	Last 4 digits of account number NULL		\$ <u>1,719.00</u>
	Creditor's Name N56 W 17000 Ridgewood Dr	When was the debt incurred? 1997-2	2017	
	Number Street			
		As of the date you file, the claim is: Check all t	hat apply.	
	Menomonee Falls WI 53051	Contingent		
	City State Zip Code	Unliquidated		
,	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreeme	ent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and ot	her similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Credit Card or Credit Use	:	
	Yes			4.045.00
4.12	Mcydsnb	Last 4 digits of account numberNULL_	_	\$ 1,645.00
	Creditor's Name	When was the debt incurred? 2013-2	2017	
	Po Box 8218	when was the debt incurred?	<u></u>	
	Number Street			
		As of the date you file, the claim is: Check all t	hat apply.	
	Manage Oll 45040	Contingent		
	Mason OH 45040	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreeme	ent or divorce	
		that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other	her similar dehts	
	Is the claim subject to offest?	Debte to periodor or profit orialing plane, and ou	To diffici desc	
	No	Other. Specify Credit Card or Credit Use		
	Yes	Office: opecity		
4.13	Onemain	Last 4 digits of account number 0475	<u> </u>	\$ 0.00
	Creditor's Name	2244		
	Po Box 499	When was the debt incurred? 2014-2	: 017	
	Number Street			
		As of the date you file, the claim is: Check all t	that apply.	
		Contingent	,	
	Hanover MD 21076	Unliquidated		
Ι,	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreeme	ent or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and ot	ner similar debts	
	Is the claim subject to offest? No	- Demandles		
	■ NO	Other. Specify Personal Loan		

Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Case 17-15148 Page 26 of 60 **Document** William Herman Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 6,512.00 Onemain 4.14 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 1010 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Evansville 47706 IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes \$ 11,002.00 Onemain 4.15 Last 4 digits of account number Creditor's Name 2014-2017 Po Box 1010 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Evansville 47706 IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify __ Personal Loan Yes Syncb/Toysrusdc **NULL** \$ 1,078.00 Last 4 digits of account number 4.16 Creditor's Name 2006-2017 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Other. Specify _

No

Part 3:

List Others to Be Notified for a Debt That You Already Listed

Credit Card or Credit Use

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William Debtor 1

Herman

Add the Amounts for Each Type of Unsecured Claim

Document

Page 27 of 60 Case Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.	00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.	00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.	00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.	00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.	00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$0.	00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.	00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.	00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 66,990.	00
	6j. Total. Add lines 6f through 6i.	6j.	\$66,990.	00

		Caso 17	151/19 Doc 1 E	ilod 05/16/17	Entered 05/16/17 09:54:31	Desc Main
Fill	in this inf	ormation to iden			8 of 60	2 3 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Deb	otor 1	William	Herman	Stange		
		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	Helga First Name	Anni Middle Name	Stange Last Name		
	-					
Unit	ted States I	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)		Па
	se Number			_		Check if this is an amended filing
	-	206C				amended ming
		orm 106G				12/1
Be as on the second sec	complete ation. If m nal pages you have	and accurate as a nore space is needs, write your nam a any executory of eck this box and s	ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with	are filing together, both fill it out, number the end of the source of t	the are equally responsible for supplying correct intries, and attach it to this page. On the top of a output ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	ny
exa	-	nt, vehicle lease,			. Then state what each contract or lease is for (function booklet for more examples of executory co	
Р	erson or	company with wh	nom you have the contract or le	ease	State what the contract or leas	e is for
2.1						
	Name				-	
	Number	Street			-	
	City		State Zip C	Code	-	
	. ,					
2.2					-	
	Name				_	
	Number	Street				
	City		State Zip C	Code	_	
2.3						
	Name				-	
	Number	Street			_	
	City		State Zip 0	Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip 0	Code	-	
2.5						
_	Name				-	
	Number	Street			-	

State Zip Code

City

Official Form 106G

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Fill in this in	formation to ident	ify your case:	
Debtor 1	William	Herman	Stange
	First Name	Middle Name	Last Name
Debtor 2	Helga	Anni	Stange
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS
Case Number	-		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	any Adultional Pages, write your name and case number (if known). Answer every question.								
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No. □ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.								
		Name of your spouse, former spouse or	legal equivalent						
		Number Street							
		City	State	Zip Code					
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-				
3.1					Schedule D, line				
	Name	9			Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name	9			Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 742607 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in				
Debtor 1	William First Name	Herman	Stange Last Name	
Debtor 2	Helga	Anni	Stange	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	. ,	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this i
(If known)				An amer
				A supple

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spous	se
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	ı	Employed X Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	RETIRED		RETIRED	
	Occupation may Include student or homemaker, if it applies.	Employers name				
		Employers address				
		How long employed there?				
Da	IT 2: Give Details About Monthly	v tuaawa				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you ha	ne the information for a	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be a commission.			\$0.00	\$0.00	
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00	
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$0.00	

 Official Form 106I
 Record # 742607
 Schedule I: Your Income
 Page 1 of 2

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Document Stange William Herman Debtor 1 Case Number (if known) Last Name

	First Name	Middle Name Last Name				
				For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 he	re	4.	\$0.00	\$0.00	Ī
5. List a	ıll payroll de	eductions:				_
5a.	Tax, Medic	are, and Social Security deductions	5a.	\$0.00	\$0.00)
5b.	Mandatory	contributions for retirement plans	5b.	\$0.00	\$0.00)
5c.	Voluntary	contributions for retirement plans	5c.	\$0.00	\$0.00)
5d.	Required r	epayments of retirement fund loans	5d.	\$0.00	\$0.00)
5e.	Insurance		5e.	\$0.00	\$0.00)
5f.	Domestic s	support obligations	5f.	\$0.00	\$0.00)
5g.	Union due	S	5g.	\$0.00	\$0.00)
5h.	Other dedu	uctions. Specify:	_ 5h.	\$0.00	\$0.00)
6. Add tl	he payroll d	eductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g	+5h. 6.	\$0.00	\$0.00)
7. Calcu	late total me	onthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	Ì
8. List a	ll other inco	me regularly received:	'			_
8a.	Net inco	me from rental property and from operating a busine	ess,			
	profession	on, or farm				
		statement for each property and business showing gro ordinary and necessary business expenses, and the to				
	monthly r	net income.	8a.	\$0.00	\$0.00	
8b.	. Interest a	and dividends	8b.	\$0.00	\$0.00	
8c.	_	upport payments that you, a non-filing spouse, or a nt regularly receive	8c. <u>-</u>	\$ 0.00	\$ 0.00	
	Include a	limony, spousal support, child support, maintenance, d	divorce			
		nt, and property settlement.				
8d.	-	yment compensation	8d.	\$0.00	\$0.00	
8e.	Social Se	ecurity	8e. -	\$1,783.00	\$903.00	
8f.	Other go	vernment assistance that you regularly receive	8f. -	\$0.00	\$0.00	
	Include c	ash assistance and the value (if known) of any non-cas	sh			
	Supplem	e that you receive, such as food stamps (benefits under ental Nutrition Assistance Program) or housing subsidi				
8g.		or retirement income	- 8g.	\$355.00	\$220.00	
8h.	Other mo	onthly income. Specify:	8h.	\$0.00	\$0.00	
9. Ad	d all other i	ncome. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8f	n. 9.	\$2,138.00	\$1,123.00	
		thly income. Add line 7 + line 9.	10.	\$2,138.00	+ \$1,123.00]=
10. Ca Ad 11. Sta Inc oth Do Sp	Iculate mon d the entries ate all other clude contrib aer friends or not include ecify:	thly income. Add line 7 + line 9. s in line 10 for Debtor 1 and Debtor 2 or non-filing spouregular contributions to the expenses that you list in utions from an unmarried partner, members of your ho	10.[In Schedule J. It is a susehold, your dependent is strat are not available	\$2,138.00 ents, your roommates, to pay expenses liste	+ \$1,123.00 and d in Schedule J.]
		unt on the Summary of Schedules and Statistical Sum an increase or decrease within the year after you file	-	ies and Related Data,	, if it applies	
_	No. Yes. Expla					

Fill in this ir	nformation to identify ye	our case:				
Debtor 1	William	Herman	Stange	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Helga	Anni	Stange	A suppleme	ent showing pos	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following of	date:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS	MM / DD / 2		
Case Numbe (If known)	r			MM / DD / Y	1111	
Official F	orm 106J				filing for Debtor separate house	2 because Debtor 2 ehold.
	e J: Your Ex	penses			·	12/14
Be as complete	and accurate as possi	ble. If two married peop	le are filing together, both	are equally responsible for supplyi	ng correct inform	ation. If
more space is question.	needed, attach another	sheet to this form. On th	ne top of any additional pa	ages, write your name and case num	nber (if known). A	nswer every
Part 1:	Describe Your Household	l				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mus	st file a separate Schedule	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not li	st Debtor 1 and		Main information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2			this information for dent			X No
Do not s	tate the dependents'					Yes
names.	tato the dependente					X No
						Yes
						X No
						Yes
						Yes
						X No
						Yes
_	expenses include	X No				
	es of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	ionthly Expenses				
			ess you are using this for	m as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		uptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the form	m and fill in	
		ash government assista	nce if you know the value			
of such assist	ance and have included	d it on Schedule I: Your I	Income (Official Form 106	I.)		four expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgag	e payments and		
any rent	for the ground or lot.				4.	\$1,191.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or				4b.	\$0.00
	ome maintenance, repair				4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

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William Debtor 1

First Name

Herman

Middle Name

Document

Last Name

Page 33 of 60 Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$125.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$200.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$10.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$115.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$125.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 742607 Case 17-15148 Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Document Page 34 of 60 Case Number (if known)

Debtor 1	William	Herman	Stange	Case Number (if known)		
	First Name	Middle Name	Last Name			
21.	Other. Specify:				21.	\$0.00
22	Your monthly expe	ense: Add lines 4 through 21.			22.	\$2,066.00
	The result is your n	nonthly expenses.			<u>L</u>	
23.	Calculate your mo	nthly net income.				
	23a. Copy lir	ne 12 (your comibined monthly i	income) from Schedule I.		23a.	\$3,261.00
	. ,	-	•		-	\$2,066.00
	23b. Copy yo	our monthly expenses from line	22 above.		23b. -	
		t your monthly expenses from y	our monthly income.		23c.	\$1,195.00
	The res	ult is your monthly net income.				
		increase or decrease in your e	•	· •		
		ou expect to finish paying for you to increase or decrease because	•			
	X No	to increase or decrease becau	se of a modification to the term	is or your mongage:		
		plain Here:				
	Ies. Lx	piaiii i leie.				

 Official Form 106J
 Record #
 742607
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
d vou pay or agree to pay someone who is NO	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	d the summary and schedules filed with this declaration and that they are true and
nder penalty of perjury, I declare that I have rea rrect.	d the summary and schedules filed with this declaration and that they are true and
	d the summary and schedules filed with this declaration and that they are true and // /s/ Helga Anni Stange
rrect.	
rrect. /s/ William Herman Stange	/s/ Helga Anni Stange

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	Document	Faut 30 0
Fill in this information to identify your case:		
Debtor 1 <u>William Herman</u>	Stange	
First Name Middle Name	Last Name	
Debtor 2 Helga Anni	Stange	
(Spouse, if filing) First Name Middle Name	Last Name	
· · · —	rict of <u>ILLINOIS</u> (State)	
Case Number(If known)		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 11: Give Details About Your Marital Status and Where You Lived Before								
01. What is your current marital status?								
Married								
□Not married								
02 During the last 3 years, have you lived anywhere other than where you live now?								
_	No.							
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
		lived there		lived there				
	lithin the last 8 years, did you ever live with a spouse or l roperty states and territories include Arizona, California,							
and Wisconsin.)								
■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
P2T-72: Explain the Sources of Your Income								
Explain the Sources of Your Income								

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Page 37 of 60 Document Debtor 1 William Herman Stange Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$7,938 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$31,701 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) SS \$1,783/mo SS \$903/mo From January 1 of current year until \$355/mo \$220/mo Pension Pension the date you filed for bankruptcy: SS SS \$1,720/mo \$882/mo For last calendar year: \$4.260 Pension \$2.641 Pension (January 1 to December 31, 2016) SS \$1,698/mo For last calendar year: \$865/mo \$2,641 Pension \$4,260 Pension (January 1 to December 31, 2015)

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Page 38 of 60 Document William Stange Herman Case Number (if known) _

	First Name	Middle Name	Last Name			
Pa	art3: List Ce	rtain Payments You Made Before You File	d for Bankruptcy			
06	Are either Debt	tor 1's or Debtor 2's debts primarily cor	nsumer debts?			
	"incurr	r Debtor 1 nor Debtor 2 has primarily co ed by an individual primarily for a persona the 90 days before you filed for bankrup	al, family, or househo	old purpose."		s
	□ No	o. Go to line 7.				
	tot ch	es. List below each creditor to whom you tal amount you paid that creditor. Do not ill support and alimony. Also, do not included adjustment on 4/01/16 and every 3 year	include payments for ude payments to an	r domestic support obliq attorney for this bankru	gations, such as uptcy case.	
	_	or 1 or Debtor 2 or both have primarily og the 90 days before you filed for bankru		y creditor a total of \$60	0 or more?	
	_	o. Go to line 7.				
	cre	es. List below each creditor to whom you editor. Do not include payments for dome mony. Also, do not include payments to a	estic support obligation	ons, such as child supp		
			Dates of payments	Total amount paid	Amount you still o	we Was this payment for
		Chase MTG Po Box 24696 Columbus OH 43224	Monthly	\$ 3,297	<u>\$ 122,521</u>	Mortgage Car Credit card Loan repayment Suppliers or vendors Other
07	Insiders include corporations of agent, including such as child su	efore you filed for bankruptcy, did you ma your relatives; any general partners; rela which you are an officer, director, person gone for a business you operate as a solu apport and alimony.	atives of any general in control, or owner	partners; partnerships of 20% or more of their	of which you are a generary voting securities; and any	y managing
	Tes. List all	payments to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
80	an insider?	efore you filed for bankruptcy, did you ma	, ,	transfer any property o	on account of a debt that b	enefited
	Yes. List all	payments to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	Include creditor's name
Pa	art 4: Identify	y Legal actions, Repossessions, and Fored	closures			

Debtor 1

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William Herman Stange Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7 **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 through the plan.

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Last Name

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William Herman Stange Case Number (if known)

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services	•	2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
	Trobinson, 12 62 16 1				
					
17	Within 1 year before you filed for bankruptcy, did y promised to help you deal with your creditors or to Do not include any payment or transfer that you list	make payments to your cre		fer any property to anyo	one who
	Yes. Fill in the details.				
	_				
18	Within 2 years before you filed for bankruptcy, did transferred in the ordinary course of your business include both outright transfers and transfers made Do not include gifts and transfers that you have all No. Yes. Fill in the details for each gift.	s or financial affairs? as security (such as the gra	nting of a security interes		
19	Within 10 years before you filed for bankruptcy, di		o a self-settled trust or si	imilar device of which y	ou are a
	beneficiary? (These are often called asset-protecti	on devices.)			
	No. Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instruments	, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy, were sold, moved, or transferred? Include checking, savings, money market, or other houses, pension funds, cooperatives, associations No. Yes. Fill in the details.	r financial accounts; certifica	tes of deposit; shares in	-	
	_	digits of account number	Type of account or	Date account was	Last balance before
			instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 year be cash, or other valuables?	fore you filed for bankruptcy	, any safe deposit box or	other depository for so	ecurities,
	No.				
	Yes. Fill in the details.	else had access to it?	Describe the conten	ıto.	Do you still
	Wilde	ise flad access to it?	Describe the content	its	Do you still have it?
22	Have you stored property in a storage unit or place	e other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.				
	Who e	else has or had access to it?	Describe the conten	its	Do you still have it?
	art 9: Identify Property You Hold or Control for Son	neone Else			

Debtor 1

First Name

Middle Name

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William Herman Stange Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Date of notice Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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or 1 William Herman Stange Case Number (if known) _______

First Name Middle Name Last Name

Part 12: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
🗶 /s/ William Herman Stange	/s/ Helga Anni Stange					
Signature of Debtor 1	Signature of Debtor 2					
Date 05/15/2017 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs	Date 05/15/2017 MM / DD / YYYY s for Individuals Filing for Bankruptcy (Official Form 107)?					
■ No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?					
No						
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e			
	liam Herman Stange and Helga Anni Stange /	Case	No:	
Deb	tors	Chap	ter:	Chapter 13
	DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR	DEB'	TOR
	pensation paid to me within one year before the	P. 2016(b), I certify that I am the attorney for the filing of the petition in bankruptcy, or agreed to b in contemplation of or in connection with the ban	e paid	to me, for services
	For legal services, I have agreed to accept	\$4,000.00		
	Prior to the filing of this statement I have receive	ved \$0.00		
	Balance Due	\$4,000.00		
2.	The source of the compensation paid to me was			
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor(s) Other: (specify)			
4.		sed compensation with any other person unless th	iey are	e members and associates
	_	compensation with a other person or persons who together with a list of the names of the people sha		
5.	In return for the above-disclosed fee, I have agreease, including:	eed to render legal service for all aspects of the ba	ınkrup	tey
	•	and rendering advice to the debtor in determinin	g whe	ther to file a petition in
	bankruptcy;			
		dules, statements of affairs and plan which may be	•	•
	c. Representation of the debtor at the meeting	of creditors and confirmation hearing, and any ac	djourn	ed hearings thereof;
6.	By agreement with the debtor(s), the above-disc	losed fee does not include the following service:		
		CERTIFICATION		
		complete statement of any agreement or arrangem the debtor(s) in this bankruptcy proceedings.	ent fo	r
	Date: 05/15/2017	/s/ Mark Eric Levine		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

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Name of law firm

File **6-2541-6/LZw Entec**ed 05/16/17 09:54:31 Case 17-15148 Doc 1 Desc Main

National Headquarters: 55 E. Monroe Rect. #3460 Chicago, a Quacet 34 Of 860925-1313 help@geracilaw.com



Date: 4/10/2017

Consultation Attorney: MEL

Record #: 742-607

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 600-1K per month for 60 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing

as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, consocrees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans
all of the funds into my Chapter 13 plan. Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support onligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Helga Stange (Joint Delator)

Dated:

Attorney for the Debtor(s)

∧fillianfa

Representing Geraci Law L.L.C.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Filed 05/16/17 Entered 05/16/17 09:54:31 Case 17-15148 Doc 1 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both
- spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



Document Page 48 of 60 TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- ALLOWANCE AND PAYMENT OF ATTORNEYS FEES AND EXPENSES
- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received ,\$ toward the flat fee, leaving a balance due of \$ 4000; and \$ 310 for expenses, leaving a balance due for the filing fee of \$ _
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/10/17

Signed:

Attorney for

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

William Herman Stange and Helga Anni Stange / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 52 of 60 In re William Herman Stange and Helga Anni Stange / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re William Herman Stange and Helga Anni Stange / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/15/2017	/s/ William Herman Stange		
	William Herman Stange		
Dated: 05/15/2017	/s/ Helga Anni Stange		
	Helga Anni Stange		
Dated: 05/15/2017	/s/ Mark Eric Levine		
	Attorney: Mark Eric Levine		

Record # 742607 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor 1	William	Herman Stan	· 	Number (if known)	
	First Name	Middle Name Last Name	me		
Part 6	Answer These Question	s for Reporting Purposes			
16. What kind of debts do as "incurred by an individual pri you have? No. Go to line 16b. Yes. Go to line 17.		rily consumer debts? Consumer deb ual primarily for a personal, family, or ho rily business debts? Business debts	ousehold purpose."	**************************************	
		money for a business or i No. Go to line 16c. Yes. Go to line 17.	investment or through the operation of the	he business or investment.	***************************************
		Too. State the type of debte ye	54 , 5 , 6 , 6 , 7		***************************************

	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐Ves Lam filing under Ch	er Chapter 7. Go to line 18. hapter 7. Do you estimate that after any enses are paid that funds will be available	y exempt property is excluded and le to distribute to unsecured creditors?	* • ·
***************************************	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 millio ☐ \$100,000,001-\$500 milli	on	
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	n	
Par	t 7: Sign Below				
For	you	correct.	, and I declare under penalty of perjury the Chapter 7, I am aware that I may proceed in. I understand the relief available under	ed, if eligible, under Chapter 7, 11,12, or 13	
***************************************		this document, I have obtained	and did not pay or agree to pay someo ed and read the notice required by 11 U. with the chapter of title 11, United State		
		I understand making a false swith a bankruptcy case can read 18 U.S.C. §§ 152, 1341, 151 Signature of Debtor 1 Executed on	statement, concealing property, or obtain result in fines up to \$250,000, or imprisor	ining money or property by fraud in connection	

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Fill in this in	formation to iden	tify your case:	28		ta Nota	
Debtor 1	William	Herman	Star	<u> </u>		
	First Name	Middle Name	Last Nan	ne		
Debtor 2	Helga	Anni	Star			
(Spouse, if filing)	First Name	Middle Name	Last Nan	ne		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District o	f ILLINOIS		·	
Case Number			(State)		Check if this is an	
(If known)					amended filing	
			• .		J amondo ming	
			-			
Official F	orm 106 D	ec				
Declarat	tion Abou	t an Individual	Debtor's	Schedules	1	2/15
			ible f		nation	
if two married p	eople are filing to	ogether, both are equally res	ponsible for sup	plying correct intoin	nation.	
You must file th	nis form wheneve	r you file bankruptcy schedu	iles or amended	schedules. Making a	a false statement, concealing property, or	
obtaining mone	ey or property by	fraud in connection with a b	ankruptcy case	can result in fines up	to \$250,000, or imprisonment for up to 20	
years, or both.	18 U.S.C. §§ 152,	1341, 1519, and 3571.				
-	Sign Below					
Did you pay	or agree to pay	someone who is NOT an atto	orney to help you	u fill out bankruptcy	forms?	
■ No						
			}		The second secon	
Yes.	Name of Person _				Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
					Signature (Sindari Sini 118).	

-						
			1			
		. I Al. at I bear a would the ou	and seb	adulae filad with this	declaration and that they are true and	
Under pena correct.	ity of perjury, i de	eciare that i have read the so	ininary and son	equico med with the	, and an	
4 .	1115	Ω .		./		
	Man	touse	· //	III CL		
x /V 1	Mumi	Stange	x	Wha JO	ngt	
Signatu	re of Debtor 1		Sign	ature of Debtor 2	0	
	6	, v		15 15		
Date :	<u> </u>	<u>1</u> 7	Date	.05,15,20	<u>1</u> 7	
<u>_</u>	M / DD / YYYY	_		MM / DD / YYYY	•	

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			Docume	nt Page <u>5</u> 6 o	if 60	
D - l-4 4	William	Herman	Stange		Case Number (if known)	
Debtor 1	First Name	Middle Name	Last Name			
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				*		
Dout	20					CONTRACTOR
Part					and a name to a fine river that the	
i	tmsa and	correct I understand that make	cina a false statemo	ent, concealing property, o	e under penalty of perjury that the or obtaining money or property by fra	aud
in	connection with a l	bankruptcy case can result in i	fines up to \$250,00	0, or imprisonment for up 1	to 20 years, or both.	
10	(, , ,) ()	(), 1010, a.m. 551		1/1		
	Willie	an Tang	2 *	Helga Stan	19/	
. .	Signature of Deb	otor 1	_	Signature of Debtor 2	8	000000000000000000000000000000000000000
200	6-11	_		5.15	_	999
	5- 15 MM / DD	<u>~/2017</u>	·	Date <u>J / J /2017</u> MM / DD / YYYY	,	
Di	d you attach additi	onal pages to Your Statement	of Financial Affair	s for Individuals Filing for	Bankruptcy (Official Form 107)?	
•	No					
	Yes					

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

erson ______. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or RS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 pian. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCEPTATE!!!! X Date & Sign Dated: William Herman Stange X Date & Sign Case 17-15148 Doc 1 Filed 05/16/17 Entered 05/16/17 09:54:31 Desc Main Document Page 58 of 60

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

1---

William Herman Stange and Helga Anni Stange / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

J DECLARE UN	DER PENALTY OF PERJU	IRY THAT THE FOREGOING IS TR	TUE AND CORRECT.
Dated: 1 / 2017	William William	H. Staud m Herman Stange	X Date & Sign
Dated: <u>5 / / 5 /</u> 2017	Holaa	Stange ga Anni Stange	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Dart	1.

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Record # 742607 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Official Form 122C-1

Form B 201A, Notice to Consumer Debtor(s)

In re William Herman Stange and Helga Anni Stange / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: /__/_/2017

William Herman Stange

X Date & Sign

Dated: <u>5 / / 5</u>/2017

Helga Anni Stange

X Date & Sign

Dated: 5 / 15 /2017

ttorney Mark Eric Levine

Form B 201A, Notice to Consumer Debtor(s)

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